

PTO/SB/08 B (08-03)

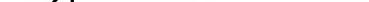
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Substitute for Form 1449/PTO		Complete If Known	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>		Application Number	10/638,128
First Supplemental (use as many sheets as necessary)		Filing Date	August 7, 2003
		First Named Inventor	Robert B. Phelps
		Group Art Unit	3628
		Examiner Name	Venel Frenel
Sheet	1	of	1
		Attorney Docket Number	S-0816

**OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS**

Examiner Signature		Date Considered	7/28/05
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**Substitute for form 1449A/PTO**

## **INFORMATION DISCLOSURE STATEMENT BY APPLICANT**

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Sheet

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of

3

**C Complete if Known**

Application Number	10/636,125
Filing Date	August 7, 2003
First Named Inventor	Robert B. Phelps
Art Unit	3629
Examiner Name	VANEL FRENEL
Attorney Docket Number	S-816

## **U.S. PATENT DOCUMENTS**

## **FOREIGN PATENT DOCUMENTS**

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Signature

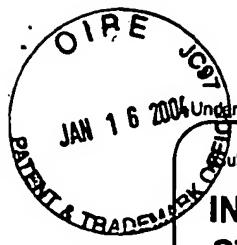
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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

*(use as many sheets as necessary)*

Sheet

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of

3

### Complete If Known

Application Number	10/636,125
Filing Date	August 7, 2003
First Named Inventor	Robert B. Phelps
Art Unit	3629
Examiner Name	- VANEL FRENEL

Attorney Docket Number

S-816

### OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
V.F	L-1	PANKO, Ron; "Cashing Out"; Life Settlements; Life/Health; Bests Review; April 2002; 4 pages.	
	L-2	KATT, Peter; "A Life Settlement Update; And Life Insurance in Pension Plans"; AAII Journal; May 2003; Volume XXV; No. 4; pages 33-35.	
	L-3	SAVAGE, Terence; "Life Settlements Require A Complete Underwriting Workup"; National Underwriter; Life & Health/Financial Services Edition; October 28, 2002; 2 pages.	
	L-4	BROOKS, Brian et al.; "Clients May Hold Millions in Untapped Insurance Wealth, Study Finds"; Street Talk; On Wall Street; November 2002; pages 22-24.	
	L-5	BUERGER, Alan H.; "Life Settlements Come of Age"; Trusts & Estates; November 2002; 4 pages.	
	L-6	DOHERTY, Neil A. et al.; "The Benefits of A Secondary Market For Life Insurance Policies"; publication date unknown; (received from applicant postfiling); 27 pages.	
	L-7	DOHERTY, Neil A. et al.; "The Benefits of A Secondary Market For Life Insurance Policies"; Real Property, Probate and Trust Journal; Vol. 38; Number 3; Fall 2003; pages 449-478.	
	L-8	De SIMONE, Marcella; "Life Settlement Association Seeks To Set Up Accountability Standards"; National Underwriter; September 29, 2003; pages 8 and 10.	
	L-9	Author Unknown; "Measuring Pension Obligations and Determining Pension Plan Costs"; Actuarial Standards Board - Exposure Draft; December 2002; 23 pages.	
	L-10	HIGGINS, Barry; "Agents Find Opportunities In Life Settlements"; National Underwriter; September 29, 2003; pages 4-5.	
V.F	L-11	FULLERTON, Jolene D.; "Using Life Settlements To Acheive Charitable Giving Goals"; National Underwriter; September 29, 2003; pages 5-6	

Examiner Signature

*Vanel Frenel*

Date Considered

*7/28/05*

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				<b>Art Unit</b>	3629
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				<b>Attorney Docket Number</b>	S-816
(use as many sheets as necessary)					
Sheet	3	of	3		

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Signature**

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